

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 21-1468

FRANK SCOTT DABNEY; KATHRYN HARRELLE DABNEY,

Debtors – Appellants,

v.

BANK OF AMERICA, NA; SHELLPOINT MORTGAGE SERVICING; BANK OF
NEW YORK MELLON; SPECIALIZED LOAN SERVICING, LLC,

Defendants – Appellees,

and

JAMES M. WYMAN,

Trustee.

Appeal from the United States District Court for the District of South Carolina, at
Charleston. Bruce H. Hendricks, District Judge. (2:19-cv-03225-BHH)

Submitted: October 28, 2022

Decided: December 27, 2022

Before WYNN and DIAZ, Circuit Judges, and KEENAN, Senior Circuit Judge.

Affirmed by unpublished per curiam opinion.

ON BRIEF: Robert B. Varnado, VARNADO LAW FIRM, LLC, Charleston, South
Carolina, for Appellants. Nathan J. Taylor, MCGUIREWOODS LLP, Charlotte, North
Carolina, for Appellees Bank of America, N.A. and Bank of New York Mellon. Graham

Mitchell, NELSON MULLINS, Columbia, South Carolina, for Appellee Specialized Loan Servicing, LLC. Damon C. Wlodarczyk, RILEY POPE & LANEY, LLC, Columbia, South Carolina, for Appellee Shellpoint Mortgage Servicing.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Frank and Kathryn Dabney appeal the district court's order affirming a bankruptcy-court order. The bankruptcy court granted the joint motion for summary judgment filed by Defendants Shellpoint Mortgage Servicing and Bank of New York Mellon and the joint motion for summary judgment filed by Defendants Specialized Loan Servicing, LLC and Bank of America, N.A.

We have reviewed the record and find no error in the bankruptcy court's decision. *See In re Frushour*, 433 F.3d 393, 398 (4th Cir. 2005) (noting that, in an appeal from the district court sitting as an appellate court from a bankruptcy court, we "review directly the bankruptcy court's decision"). Accordingly, we affirm.

We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED